

**Remarks**

The Office Action mailed January 17, 2006 has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1-12 are cancelled. Claims 13-48 are pending. Claims 13-40 and 46 – 48 are allowed. Claims 41 – 45 are rejected.

In accordance with 37 C.F.R. 1.136(a), a one-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated January 17, 2006 for the above-identified patent application from April 17, 2006 through and including May 17, 2006. In accordance with 37 C.F.R. 1.17(a)(1), authorization to charge Deposit Account 01-2384 in the amount of \$120.00 to cover this extension of time request also is submitted herewith.

The rejection of Claims 41 - 45 under 35 U.S.C. § 102 as being anticipated by Jonstromer is respectfully traversed.

Jonstromer describes an electronic transaction system for conducting electronic financial transactions including a smart card configured to store a plurality of payer electronic credits and a communication module configured to transmit the electronic credits from the smart card to a party selected from a plurality of addressable parties accessible through a Public Switched Telephone Network. See Abstract. Referring to Column 3, lines 50-59, Jonstromer describes that a communications module transmits a signal indicating an amount to be transferred, an address of a payee, an account number and an electronic signature of a payer to an electronic banking terminal at the bank. Further, the electronic banking terminal authenticates the electronic signature, debits the account of the payer and credits the account of the payee, and the electronic banking terminal transmits a signal to the electronic till of the payee confirming payment.

Claim 41 recites a method for operating a wireless device. The method includes receiving a message, accepting input from the user indicating the received message is to be signed, and generating a corresponding signed message. More specifically, and as presently

amended, Claim 41 recites “receiving at the wireless device, an electronic message transmitted to the wireless device from a source external the device”.

In Jonstromer, and to the extent understood, there is no electronic message transmitted to the wireless device from a source external device, in combination with the further steps (e.g., accepting input from the user indicating the received message is to be signed, and generating a corresponding signed message).as recited in Claim 41. Rather, in Jonstromer, and as explained at Col. 4, Lines 25 – 27, once the smart card is inserted into the mobile phone, the user enters a PIN and an electronic till phone number along with an amount to be transferred. To the extent the PIN, electronic till phone number, and amount to be transferred are considered a “message”, such information is manually input by the user rather than received at the wireless device as an electronic message transmitted to the wireless device from a source external the device as recited in Claim 41.

For the reasons set forth above, Claim 41 is submitted to be patentable over Jonstromer.

Claims 42-45 depend, directly or indirectly, from independent Claim 41. When the recitations of Claims 42-45 are considered in combination with the recitations of Claim 41, Applicants submit that dependent Claims 42-45 likewise are patentable over Jonstromer.

For the reasons set forth above, Applicants respectfully request that the Section 102 rejection of Claims 41-45 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in this

application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Robert E. Stenker", is written over a horizontal line.

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